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ABSTRACT Objectives of the fourth unit of the first grade section of the Focus on Inner City Social Studies (FICSS) series (see SO 008 271) are to help the student develop an understanding of his needs and his economic environment. The many learning activities, focus on the economic system -- consumers, money, exchange of goods, use of resources, differences between wants and needs, profit, and employment. The unit is not meant to be taught in its entirety. Instead, it is a resource unit of a variety of learning activities from which teachers can draw some ideas and content for effective use in the classroom. One activity which incorporates many of the economic concepts is a student play about the local supermarket. The format includes an introductory section; source materials for teaching the unit; knowledge, skill, and learning objectives; the learning activities; and supplementary teacher and student resource materials. (Author/JR)

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**OUR NEEDS AND WANTS : GREEN POWER**  
**GRADE ONE , UNIT FOUR**

**1.4**

"Comprehensive Social Studies Curriculum for the Inner City"  
as developed by

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(Focus on Inner City Social Studies)  
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Project No. 6090

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#### **ACKNOWLEDGEMENT AND DISCLAIMER**

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## INTRODUCTION TO THE GRADE ONE CURRICULUM

In grade one, the basic elements of the curriculum design are initiated and articulated. The studies in this year continue the discovery of self and of group begins in the kindergarten segment. The units of grade one pose questions which relate to how individuals and groups can move toward a position of personal and collective effectiveness in our world society. Too, these studies seek to enhance the understanding and love of human diversity in life-style, viewpoint, abilities, and physical appearances.

Specifically the units of this grade are:

- 1.1 Who Are We?
- 1.2 My Groups
- 1.3 Where I Live
- 1.4 Green Power: Our Needs and Wants

The final unit of this grade level curriculum is one in which all the previously identified elements coalesce for the learner. Here is an opportunity for him to gain knowledge, in this case about needs and wants, to analyze problems concerning needs and wants, to develop attitudes which are consistent with American ideals, and to take modest action, where necessary, within the limits of those constraints imposed by being a first grader.

(Since the Project would not develop all units at all grade levels, it was decided that 1.2 and 1.4 would be those completed for grade one. It was felt that these two units were sufficiently different from the social studies which might ordinarily be included in grade one and that they merited completion. While neither 1.1 or 1.3 are "traditional" as designed, it was felt that the dedicated classroom teacher could more easily provide these learnings via her own efforts than would be possible with either 1.2 or 1.4).

## INTRODUCTION TO THIS UNIT

This unit is primarily designed as an integral part of the Comprehensive Social Studies Curriculum. In this curriculum design it is intended to be the fourth unit in the first grade.

The first units deal with developing the child's understanding of himself and his relationship to peer groups, family, and community groups. The fourth unit continues in this vein but with an emphasis on the child's economic environment. It's also an introduction to the second grade units.

Although the above is the intended curriculum context, this unit can obviously be adapted for use in existing social studies curricula. In this way it can serve to augment or enrich the present social studies scope or it can be used to implement the Contemporary Social Studies Curriculum. In either way it is hoped that educator will find this material of benefit to them in meeting the needs of their particular school district.

This unit is not meant to be taught in its entirety. It is a resource unit. It is meant to be a pool from which teachers can draw some ideas and content which they can employ effectively in their classrooms. It is also meant to be suggestive of other ideas which the teacher may develop out of his own creativity to meet the stated objectives of this unit. It is, therefore, suggestive in nature, rather than prescriptive. It is developed as an aid to the teacher so that he has a starting point into a social studies area with which he may not be familiar.

## INTRODUCTION

### Introduction to a Unit Teaching Strategy Suggested Teaching Procedures and Introductory Activities

#### Teaching Procedures

1. These units are based on a depth study strategy approach. It is felt that this method is consistent with the "learn by doing" theories of John Dewey, which have been corroborated by Piaget.

2. The basic steps for this strategy consist of introductory activities conducted by the teacher which excite the interest of the student and cause him to ask questions about the new study. These questions serve as an introduction to the scope of the topic.

3. The students, working in groups or individually, research the questions they have raised and categorized. Each student contributes to the committee work in his own special way and at the same time, develops the ability to work in a group situation.

4. One of the most easily recognized trends in the development of recent thought in social studies education is that which is directed toward providing inquiry experiences for the pupil. In these experiences students would not necessarily be told the meaning of the data they would encounter nor would the data necessarily be presented to them. They would have to search for it and to bring meaning to that which they found. From this description, then, it is seen that the depth study strategy proposed here is in concert with the spirit of inquiry.

5. When the group prepares its presentation for the class, they have many occasions to review and restructure their information. After hearing each of the presentations the teacher leads the class in an overview and helps them gain perspective on the topic. The facts gained are used to develop hypotheses and generalizations. Again the facts and understandings are used to develop the culminating. Although each of these activities is somewhat different, they all are forms of review or reuse of acquired information. The student, then, is involved in no less than three opportunities to recall and use the new data. Each time, of course, the information is called for in a new context.

6. In a depth study approach, the teacher assumes the role of the structurer of learning activities. In addition, the teacher is the most readily available resource person, both for process and content. The class could conceivably ask the teacher to talk to them about a specific topic or to discuss a film or filmstrip. If the teacher has had special experiences which are pertinent to the study, the class may call upon him to show slides or to deliver a special talk.\*

\*Information taken from a monograph by Dr. Melvin Arnoff.

## AN OUTLINE OF A TEACHING STRATEGY

PHASE	PURPOSE
I. Introduction	To motivate students.
II. Raising of Questions	To list students' questions.
III. Categorization of questions by students	To organize ideas. To provide experiences in critical thinking.
IV. Formation of and instructions to committees	To form groups for social or psychological ends. To place responsibility for learning upon the shoulders of students.
A. Tasks	To let students know they are defining, pursuing, and reporting their own study.
B. Roles	To aid students in identifying desired organizational schemes for small groups and to help them define the responsibilities and behaviors of leaders and group members.
C. Methods of Researching information	To aid students in locating, recording, organizing and presenting information.

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ESSENTIAL SOURCE MATERIALS FOR TEACHERS AND PUPILS

The following materials are considered essential references for students and teachers for the conduct of the unit of study.

		TEACHER	PUPIL	COPIES
1.	Barr, Jane. <u>What Money Can Do.</u> Whitman, 1967. Advanced.	X		1
2.	Bendick, Jeanne. <u>The First Book of Supermarkets.</u> New York: Franklin Watts, 1954.	X		1
3.	Campbell, Elizabeth. <u>Nails to Nickels.</u> Little Brown, 1960.	X		1
4.	Palmer, Candids. <u>A Ride on High.</u> Lippincott, 1966.	X		1
5.	Sanders, Ruby. <u>Behind the Scenes in a Supermarket.</u> Melmont, 1957.	X		1

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## Introduction

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## Objectives

### Knowledge

The pupil will know that:

1. Money is a convenient tool for exchanging goods and services.
2. Exchange of goods is easier with money than with the barter system.
3. Different work involves a difference in time and energy spent, and in amount of money earned.
4. An individual's level of income is the result of one or a combination of the factors of ability, opportunity, and/or inheritance.
5. In addition, there are many resources available to each individual in varying degrees, i.e. time, energy, skills.
6. The way we use these resources is important.
7. Since the people cannot have everything they want, they have to make choices and once their most important desires have been satisfied, the less important ones can be satisfied.
8. What is considered most urgent or important by individuals, families and groups is influenced by special circumstance, availability of goods and services, knowledge of other possible choices and especially, the beliefs of the group.
9. He can make individual gains through the use of group power as observed by his asking group members for aid in learning.
10. Some stores, in addition to their primary function, also seek to meet the personal relations needs of the neighbors, while other stores deal impersonally with their customers.
11. Every family must have food, clothing, and shelter.

## Objectives

### Knowledge (Continued)

12. Goods are objects used to satisfy wants and needs.
13. Wants and needs vary with individuals according to age, sex, and income.
14. Everyone has many wants for goods and services.
15. Everyone is a consumer of goods and services.
16. Human wants are partially satisfied by goods, either free goods or economic goods.
17. Money which is spent for one thing cannot be spent for another.
18. Different families choose to spend their money differently.
19. The real cost of a good is the other goods which the consumer gives up in order to make his purchase.
20. A family's wants for goods and services change over time.
21. An important objective of most private businesses is to earn profit for their owners.
22. Producers try to supply the goods which they think consumers will want to buy.
23. If producers make goods consumers don't want, they will not be able to sell them and will lose money.
24. It is the total demand for a product which is important.
25. Banks offer the financial services needed by individuals and businesses in a community.
26. Sometimes a business firm has poor quality products.

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## **Objectives**

### **Knowledge (Cont.)**

27. People can bring about changes in their local businesses through peaceful or violent means.
28. Children sometimes receive money from parents, other adults, and other children.
29. Children can earn money in payment for services.
30. Some people cannot work.
31. Money helps us measure and compare the value of goods.
32. Money is accepted by all of us in payment for goods and services.
33. Money may be in the form of currency and coin, checks, or credit cards.
34. Barter is swapping something for something else--directly--no money involved.
35. Some jobs require more preparation than others and these jobs usually pay higher wages.
36. Some people do some jobs and/or like some jobs better than others.
37. Consumers have rights, i.e. right to be heard, to be protected, to choose, and to be informed.
38. Bartering among items of similar value is easier than among items of dissimilar value.
39. Credit-buying is borrowing someone else's money, for which you pay interest.
40. Buying on credit may cause the consumer to spend more and buy more than he can pay for.

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## Objectives

### Knowledge (Cont.)

41. Large purchases, i.e., cars, houses, can be bought on credit, but daily purchases are often bought by cash exchange.

## Skills

The pupil will be able to:

1. Analyze newspaper ads to discover the best bargains.
2. Locate places in the neighborhood on a simple map.
3. Distinguish by sight and order fresh food from spoiled food.
4. Work with a group and help in group decision-making.
5. Determine priorities in where and how he spends his money, as evidenced by his choices during class discussion.
6. Identify common food items found in local markets.
7. Identify the various units of money.
8. Secure and use information from many sources.
9. Tell of situations where he wanted to buy one thing and the family decided to buy something else.
10. Decide in advance how he is going to spend a given amount of money.
11. State the alternative choices available to him when he has a choice of spending his money, time, or materials.
12. Barter one good for another with reasonable skill, as evidenced by his not giving up everything he has for the first item he sees.
13. Name a coin, a good, or a service of similar value.
14. Identify pictures of people who perform services for him.

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**Skills (Cont.)**

15. Tell of items he wanted but no longer wants.
16. Identify places in the neighborhood belonging to everyone.
17. List different ways families spend their money.
18. Purchase an item with an amount of money and note that he no longer has this money to use elsewhere.
19. Identify the responsibilities of a business owner.
20. Identify possible choices of a business owner.
21. Identify the possible choices of a consumer who wants to make a purchase.
22. Name items a small child would need as compared to an adult.
23. Name luxury items that only a few people consider a part of their needs.

### **Attitude**

The pupil will:

1. Be interested in the wise use of money, as evidenced by his attempts to rank his wants and needs to determine their order of being purchased.
2. Believe that people are more important than things, as evidenced by his treatment of both.
3. Be willing to sacrifice some personal gain for the good of all, as evidenced by his cooperation in group project.
4. Believe that the consumer has rights to be heard, to be protected, to choose, and to be informed, as evidenced by his willingness to avoid products and services where these rights are not respected or obscured.
5. Understand that cash purchase can be superior to credit purchase for wants and needs, as evidenced by his daily purchase behavior.

### **Behavior**

The pupil will:

1. Accept responsibility as evidenced by his help in completing the committee's assignment.
2. Cooperate in the group to which he is assigned.
3. Participate in group discussions.
4. Purchase goods and services as an informed consumer.
5. Pay cash for goods and services and avoid credit-buying to prevent spending beyond his means and paying interest.

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**Behavior (cont.)**

6. Avoid goods and services that do not respect the rights of the consumer.
7. Make decisions as a consumer that affect his wants and needs.

## LEARNING ACTIVITIES

### STRATEGY

#### 1. Introductory Activities

1. Play: At The Supermarket.  
The dialogue could be taped, or pantomimed, or presented by older students.  
A. To interest the student in the study of green power.
- B. To stimulate students to ask questions about the nature and purpose of needs and wants and how to satisfy them.

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Large signs (use pictures or signs)  
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Liver 39¢ 1b.  
Wheaties 5¢ Off With Coupon

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Large signs (use pictures or signs)  
Food Stamps Accepted Here  
Member of Better Business Bureau  
Credit Cards Not Accepted For Food Items

1. Play: At The Supermarket.  
The dialogue could be taped, or pantomimed, or presented by older students.  
Display counter with:  
the packages of meat (paper) and bread  
(Sign: Day Old Bread), empty pop bottles  
on the floor.

Display counter with:  
the packages of meat (paper) and bread  
(Sign: Day Old Bread), empty pop bottles  
on the floor.  
Boy sweeping the floor.  
Mrs. Brown: older woman with a shopping bag  
and coupons in her hand.  
Mrs. Jones: younger woman with coupons and  
a newspaper.

Narrator:

Narrator:

I'm glad I didn't forget to bring these coupons as I did last week. I've been clipping them from the newspaper all week.

Mrs. Jones:

I'm glad I didn't forget to bring these coupons as I did last week. I've been clipping them from the newspaper all week.

## STRATEGY

### 1. Introductory Activities (Cont.)

## LEARNING ACTIVITIES

Mrs. Brown: Look, Debbie! Bread is marked down to seven loaves for a dollar. I'm glad we waited until late Saturday afternoon to shop. Then we can take advantage of these unadvertised store markdowns.

Stage Direction: At the meat counter.

Mrs. Brown: Sometimes it just breaks your heart. Liver is only 35¢ a pound, but the kids don't like it.

Mrs. Jones: Ground beef is going to be a big buy today. They're having a special: 59¢ a pound.

Mrs. Brown: Everybody loves hamburger. There are so many ways to fix it.

Stage Direction: Suddenly Mrs. Jones frowns.

Mrs. Jones: Debbie, look at this!

Stage Direction: Mrs. Brown picks up a package of meat and frowns too.

Mrs. Brown: This is no better.

Mrs. Jones: There is so much suet in this meat, it's almost white. I've seen such lack of quality in these meats before.

Mrs. Brown: Well, so much for the ground beef. There is no use in buying fat.

Stage Direction: Mrs. Brown and Mrs. Jones put the packages down and slowly walk away talking.

## STRATEGY

### LEARNING ACTIVITIES

#### 1. Introductory Activities (Cont.)

Mrs. Jones: I'm going to complain to the store manager. You can't call it a sale when the meat is of such poor quality. We won't buy it and our friends won't either.

Mrs. Brown: But I don't see how we can change the quality of products found in the stores. What other choice do we have? We have to buy here.

Mrs. Jones: Yes, but we don't have to buy all their products. Haven't you been reading the newspaper? Other people have brought changes and so can we.

Raising Questions: What have you seen in this play today? What would you like to learn about what has happened or is going to happen?

#### 2. List of Services

List the persons and businesses which specialize in producing the products and services you are using today. Draw questions as to the nature of the services, how they can be obtained, and their effect on the consumer.

#### 3. Display of Purchase Power

Display or present to the class the different ways by which families can buy, i.e. charge account, cash, check, credit cards--both from banks and private businesses. Draw questions as to the power of the various monies.

#### 4. Role-Play

Simulate activities students use when working at home, i.e. dusting, washing dishes, caring for pets, etc. Ask the students what resources

**STRATEGY**

**1. Introductory  
Activities  
(Cont.)**

**4. Role-Play (Cont.)**

they are using that cannot be seen. These could be time, talent, ability, energy, attitude toward job. How could these factors influence income procurement?

**5. Consumer Behavior Determinants**

Show pictures or objects and ask the class who in their family wants this item most: house, baseball glove, ice cream cone, puppy, doll, car, medicine, knitting needles, records, hair curlers, magazines, bicycle. How do different wants and needs influence consumers?

**LEARNING ACTIVITIES**

**4. Role-Play (Cont.)**

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## **STRATEGY**

- II. Raising Questions
  - A. To develop an outline of the unit content.
  - B. To involve students psychologically.
  - C. To develop an overview of the contents.

## **LEARNING ACTIVITIES**

At the conclusion of the introductory activity/activities the teacher might ask: What have you seen that you would like to learn about? What would you like to learn about these things? (If an important area related to the study is omitted ask the pupils, "What would you like to learn about x picture?")

Write their "We Want to Know" story on the chalk board or chart paper, using pictures of words wherever possible to facilitate pupil understanding. Questions children might raise:

- 1. Where do we get money?
  - 2. How do we get money?
  - 3. Where do we spend it?
  - 4. If we don't have money, how can we get what we need?
  - 5. What did people use before they had money?

## LEARNING ACTIVITIES

### STRATEGY

- III. Categorizing Questions
  - A. To organize content.
  - B. To develop critical thinking.

Children are asked to find questions which refer to the same things and which might form a "set" or category or group. A student or the teacher could copy the questions on chart paper for grouping like questions together as decided by the class. It does not matter if some questions do not get into the "right" categories.

The students may arrive at several ways to categorize the questions they have asked. The particular categories developed are not critical, rather categorizing permits them to form initial intellectual structures for their study.

The authors of this unit suggest that the class be organized into three committees: 1) What is money?  
2) How is it earned? 3) How can we spend it wisely?

As presented in this unit, the content is divided as follows:

Committee A - What is Money?  
Committee B - How is it Earned?  
Committee C - Using Money Wisely.

## STRATEGY

- IV. Instructions to Committees**
- A. To identify the tasks of committees.

This is an essential step. Without adequate instructions to tasks, roles, and how to seek and find pertinent information, the committees will probably flounder. Teacher behavior at this point then, is critical. She will need to make continual assessment of class material and progress to anticipate and help overcome group process problems.

- A. Plan a period for the instruction of the committees. Work with one group at a time, while the rest of the class is given seat work. It is hoped that the children in their seats will also be listening as instructions are given. If this is the group's first experience in group work, the teacher may need to give continuing assistance.

Discuss the duties of each committee with the class as a whole. They should be guided to see that they will want to:

1. Organize and determine who shall fill the various roles.
2. Start with the questions raised by the class and brainstorm some more questions of their own.
3. Assign a segment of questions for each person to research  
or
4. Read or picture-skim some materials before adding questions in order to get a better feel for the topic.
5. Take notes on their readings (these may take the form of single words, simple sentences and/or pictures depending on the ability of the child). A tape recorder could be used to gather information.

### STRATEGY

#### IV. Instructions to Committees (Cont.)

### ACTIVITY

6. Pool the individual findings into a committee report.
7. Prepare an interesting presentation for the rest of the class to hear their findings.
8. Listen to the reports of others and ask good questions.

Note: Committee instruction may be presented in a creative way as in Dr. Arnoff's "Comedy of Errors."

#### MISS PEACH'S CLASSROOM "COMEDY OF ERRORS!"

Arthur:

What do we do now?

Linda:

I don't know.

Mary Lou:

Jane was supposed to write it down.

Jane:

No, you were.

Marsha:

I don't care who wrote it down. I want to work on costumes.

Linda:

You worked on the costumes last time.

Marsha:

Either I work on the costumes, or I don't work on anything.

Ira:

You probably won't finish anyway.

Ira:

Why don't we write the jobs we want on paper and then we'll vote on it.

### MATERIAL

Copy of the comedy by Dr. Melvin Arnoff from the teacher's role in Committee Work.  
(See Resources)

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MATERIAL

ACTIVITY

STRATEGY

IV. Instructions  
to Committees  
(Cont.)

Arthur: I'm the chairman and I'm going to tell you what you're going to do.

Ira: I think we...

Mary Lou: My idea is better than yours, I think we ought to...

Harsha: Linda, do you want to work on the costumes with me?

Arthur: Okay, I'm going to build the city and Marsha's going to work on costumes and the rest of you are going to write stories. Committee is adjourned.

The obvious chaos which would result from such a committee meeting is most stimulating to a class discussion. As a result of this playlet, the class will very quickly arrive at the criteria for committee members and officer's responsibilities.

**MATERIAL**

**STRATEGY**                    **ACTIVITY**

- IV. Instructions to Committees (Cont.)
- A. To identify democratic behaviors.
- B. To identify the qualities of a good leader, secretary and committee member.
- A. "Comedy of Errors"--A play to be presented by students.
- A. Through the discussion the committees may be organized as to
- B. 1. Tasks
- a. Organizing the committee  
b. Getting information  
c. Preparing information  
d. Presenting the information
2. Roles (what will be the function of the:)
- a. Chairman  
b. Secretary  
c. Members
3. Information retrieval skills

## **STRATEGY**

### **SOME SUGGESTED INFORMATION RETRIEVAL ACTIVITIES**

- |   |  |
|---|--|
| <b>V. Information Retrieval</b>           | <b>Teacher should help children learn to:</b>  |
|   | A. Locate or obtain different materials  |
| A. Instructions on information retrieval. | <ul style="list-style-type: none"><li>1. From resource people.<ul style="list-style-type: none"><li>2. Through photographs and slides.</li><li>3. Through hand-made slides.</li></ul></li><li>2. Obtain data<ul style="list-style-type: none"><li>1. From periodicals.</li><li>2. From reference books.</li><li>3. Through resource people.</li><li>4. From maps.</li><li>5. From books.</li><li>6. From records.</li><li>7. From filmstrips.</li><li>8. From films.</li></ul></li><li>3. Practice "reading" pictures.</li></ul> |
|   | D. Ask parents or brothers or sisters to read to you.  |
|   | E. Ask teacher to read something to you or ask a classmate who is a good reader.   |

In order to answer the questions which pertain to their committee topic each committee will engage in research and creative activities. The following list of activities is not meant to be directive or restrictive to the committees or teachers but rather to be a taxonomy of activities which teachers and committees may use as they see fit.

MATERIAL

SOME SUGGESTED INFORMATION RETRIEVAL ACTIVITIES (CONT.)

STRATEGY

V. Information Retrieval

1. Interview.

Children may talk to parents or neighbors to answer questions about weekly expenditures. This data can then be shown in simple circle graphs. However, the children's parents should be notified in a letter that the information requested is only an approximation of expenses and should be reported as they see fit.

2. Collect Resources.

The children can collect resources on a topic and bring to the work center.

3. Survey.

The children can conduct a survey to discover how classmates make and/or spend their money. This could be data for use in making charts, bulletin boards, etc.

4. Definitions.

Children and teacher may use the dictionary to help define staples, service, perishable, clerk, picket, and/or any other terms.

5. Film Viewing.

They may watch a film or filmstrip on the topic.

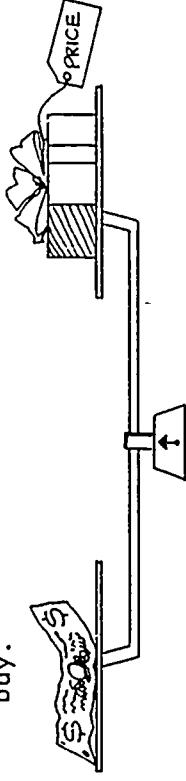
6. Role-Play.

Children may role-play, making a telephone call to a resource person.

**STRATEGY**

**SOME SUGGESTED INFORMATION RETRIEVAL ACTIVITIES (CONT.) MATERIAL**

- V. **Information Retrieval**
7. **Library Research.**  
children may do a library search to find books pertaining to their topic.
  8. **Organization of Information.**  
A survey sheet may be made by the children with liberal use of pictures so that they can record their own information.
  9. **Home Resources.**  
Students may bring in various home reference books pertaining to general characteristics of each group.
  10. **Neighborhood Map.**  
Children may make a map of the neighborhood and locate places of interest as the information is found.
  11. **Green Power Trip.**  
A trip may be taken of the neighborhood with an objective to notice places to spend and earn money.
  12. **List of Values.**  
Make a list of articles and services which a specified sum of money will buy - nickel, dime, quarter, dollar.
  13. **Puppet Show.**  
Have each child tell a story through puppets using a recent consumer experience the child has had.

STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval Committee A	VI. Answering Questions Dramatize need for money to exchange goods and services. Several children take the roles of different producers using play money. They exchange goods and services among themselves. Take away play money and have children try to work out a way to exchange goods and services.  What Is Money?	<p>1. What Is Money?</p> <p>A. Money is a medium of exchange, a unit of measuring and provides a convenient medium for storing value.</p> <p>1. Money accepted by all of us as payment for the goods and services we sell because we know we can spend it on the goods and services we want.</p> <p>2. Money helps us measure and compare the value of goods and services. How much is a dollar worth? It's worth what it will buy.</p>	

Use the idea of a scale to have children measure what goods and services will buy. Compare choices of same amount of money.

3. Money can be saved. It becomes a store of value for future buying. It is easier to save money which can be turned into goods in the future than to store goods for future use.

Make a bulletin board display of actual U.S. coins, currency, checks and credit cards.

- B. Money may be in the form of currency and coin, checkbook or credit card money.
  1. A check is a form of money. It is an order to the bank to pay a certain amount of money out of the checkwriter's checking account to the person on the check. Most (about 90%) of the money used in the U.S. is in the form of checks.

collection of coins, currency checks, and credit cards.

STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval Committee A  What Is Money?		<p>2. Checks are widely used.</p> <ul style="list-style-type: none"> <li>a. Less risk of loss because a person's signature has to be on it before it can be used.</li> <li>b. More convenient to carry because one check can represent any amount of money.</li> <li>c. More convenient to send through mail.</li> <li>d. Provide a record and receipt of payment.</li> </ul> <p>3. A credit card is a form of money.</p> <ul style="list-style-type: none"> <li>a. A card given to a person to show that he has the title to credit.</li> <li>b. Credit is a sale on the trust that it will be paid at a later date.</li> </ul> <p>C. Money should be:</p> <ul style="list-style-type: none"> <li>1. Countable, i.e., have units of specified value.</li> <li>2. In small enough units to cover all buying and selling needs.</li> <li>3. Portable so it can be carried around easily.</li> <li>4. Durable so it will last even if kept a long time.</li> <li>5. Acceptable to all members of the group who use it.</li> </ul> <p>D. Bartering was a common form of trade.</p> <ul style="list-style-type: none"> <li>1. Barter is swapping something for something else--directly--no money involved.</li> <li>2. The bartering system would let people trade among items of similar value, but would be more difficult among items of dissimilar value.</li> </ul>	<p><u>Nails to Nickels</u> by Elizabeth Campbell (Number 6 in Resources)</p> <p><u>Money Around the World</u> by Al Hien. (Number 13, Resources)</p> <p><u>The Story of Our Money System</u>. (Number 8, Audio Visual Aids)</p>
		<p>Draw circle charts. Place a penny, nickel, dime, quarter, etc. in center of each chart. On the circumference of the circles, cut or draw those things the coin would buy. Point out what barter would let people trade within each circle, but</p>	00032

STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval Committee A	<p>Present a child with more and more of a single item. Have him--</p> <p>What Is Money?</p> <p>would be more difficult from circle to circle. See Supplementary Act #14.</p>	<p>3. Diminishing utility - the first item in a series generally brings more satisfaction than the second; the second more than the third, etc.</p> <p>a. example: 10 ice cream cones.</p> <p>E. Credit.</p> <p>1. It is the use of another's money.</p> <p>2. In return, the borrower promises to pay it back in a certain amount of time.</p> <p>3. Usually, the borrower is also required to pay interest, a small fee for the use of another's money.</p> <p>a. Interest is a certain percentage of the money borrowed.</p> <p>b. Interest rates are different for different kinds of loans, and in different kinds of lending institutions.</p> <p>4. A good credit risk is a person who pays back any money he owes and earns enough to be able to do so.</p> <p>a. People will be willing to lend him money because they will be fairly sure they will get their money back.</p> <p>5. Collateral is something equal or almost equal in value to the amount of the loan.</p> <p>a. Collateral is used on many loans especially where there is a lot of money involved.</p> <p>b. This protects the lender against the loss of his money.</p>	<p><u>How Money and Credit Help Us,</u> by Dr. Elmer R. Kane.</p>

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STRATEGY	ACTIVITIES
V. Information Retrieval Committee A What Is Money?	

## MATERIALS

- | CONTENT   | MATERIALS |
|---|-----------|
| <p>6. There are a number of places where credit can be obtained.</p> <ul style="list-style-type: none"> <li>a. Stores -- often charge accounts if paid within 30 days do not require interest payments, but installment buying does.</li> <li>b. Loan companies -- generally lend money to people who need immediate cash. The interest charged on the loan is sometimes high.</li> <li>c. Banks -- bank interest may be lower than lending organizations' interest.</li> <li>d. Credit Unions -- operate under federal and state laws, organized by members of an organization, members have savings accounts, and interest rates are usually low. Special credit unions which make loans to poor people have been formed. They will often make loans of \$50-\$100 for home improvement or even larger loans for purchasing homes.</li> <li>e. Life Insurance Companies -- amount a person can borrow depends on how much the holder's life insurance policy is worth in cash value.</li> <li>f. Savings and loan organizations -- like credit unions, except membership is open to anyone; specialize in certain kinds of loans, especially loans against houses (mortgages).</li> </ul> <p>7. Problems caused by credit.</p> <ul style="list-style-type: none"> <li>a. Borrower has to pay more for purchase because of interest.</li> <li>b. Uncertainty about whether a person will be able to pay debt -- loss of job, illness, reduction in pay.</li> <li>c. Main problem is temptation to use credit too much. Repossession results when payments</li> </ul> |           |

STRATEGY ACTIVITIES CONTENT MATERIALS

V. Information Retrieval

Committee A

What Is Money?

- cannot be met, and the person loses both his purchase and the money he has already paid.
- F. Source of Money.
1. The nation's coins are made by the Treasury Department, through the Bureau of the Mint.
  2. All coins are made at two mints, one in Philadelphia and one in Denver, Colorado.
  3. Paper money is made at the Bureau of Printing and Engraving, U.S. Treasury Department in Washington, D.C.
  4. Coins and paper money enter general use through one of the twelve Federal Reserve Banks.
  5. The new money, paper and coin, is usually made to replace worn-out money which is destroyed or reused.

STRATEGY	ACTIVITIES	CONTENT	MATERIALS	
V. Information Retrieval Committee B	Have small group of children conduct a survey to find out what services their classmates have produced to earn money.  How Is It Earned?	<p>I. Source of Money.</p> <p>A. Child's source of money.</p> <ol style="list-style-type: none"> <li>1. Children can earn money in payment for services; for example, going to the store, running an errand, watching younger children.</li> <li>2. Money received in payment varies according to the nature of the work.</li> <li>3. Children sometimes receive money from parents, other adults, other children.</li> </ol> <p>B. People earn money by producing goods and services.</p> <ol style="list-style-type: none"> <li>1. Someone must work to make the things people want.</li> <li>2. In most families one or more members earn money to buy the things the family needs.</li> <li>3. Property owners receive income in the form of rent.</li> </ol> <p>a. Rent is income you receive for letting someone use something you own.</p> <p>b. Wages, Salary--money, generally received for the performance of a service of producing goods outside of the home.</p> <p>C. Some people cannot work.</p> <ol style="list-style-type: none"> <li>1. People who are too old or too young to work.</li> <li>2. People who are ill or injured.</li> <li>3. Those whose jobs have been finished. (eliminated).</li> <li>4. Those who find their product not needed.</li> </ol>	<p>dittos summary sheets transparency for showing results</p> <p><u>Jobs: Risa Earnings Her Dime</u> (Number 4 in Resources)</p> <p><u>What Money Can Do by Jane Barr</u></p>	<p><u>What Do People Do by Richard Scarry</u> (Number 20, Resources)</p>

Discuss which members of the family are producers and which are not producers; such as babies, older people, sick people, and people who cannot work.

STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval	<p>Committee B</p> <p>How Is It Earned?</p> <p>Take class on a neighborhood walk to observe goods and services provided by the government and may be used by all people.</p> <p>For example:</p> <p><u>Public Goods</u></p> <p>Streets, bridges, mailboxes, firetrucks, parks, sidewalks, school, etc.</p>	<p>5. Those who cannot sell their goods or services at a price they would like or need.</p> <p>6. Those whose jobs have been replaced by machines.</p> <p>7. People who lack the skills and/or opportunity to find work.</p> <p>8. One adult who cannot work because of younger children in the home.</p> <p>D. Sources of money for people who cannot work.</p> <ol style="list-style-type: none"> <li>1. Public education is an example of government aid to individuals not directly related to payments from the persons receiving such benefits.</li> <li>2. The government also aids others through welfare, social security, unemployment benefits, rehabilitation, pensions, and aid to dependent children.</li> <li>3. Public assistance--aid to needy persons unable to meet their own needs through their own efforts and financial resources is administered through a welfare department in each county.</li> </ol> <p>a. The programs which provide assistance are:</p> <ol style="list-style-type: none"> <li>1) Aid for the aged (AFA)</li> <li>2) Aid to the blind (AB)</li> <li>3) Aid for dependent children (ADC)</li> <li>4) Aid to the permanently and totally disabled (AFD)</li> <li>5) General relief (GR)</li> </ol> <p>b. Any person has the right to apply for aid.</p> <p>1) Request is made to the county welfare department in which the applicant is living.</p>	"Public Assistance in Ohio", Ohio Department of Public Welfare. (See Appendix)

**STRATEGY**

V. Information Retrieval

Committee B

How Is It Earned?

**ACTIVITIES**

**CONTENT**

**MATERIALS**

- |  |  |   |   |  |   |                    |  |  |
|--|--|---|---|--|---|--------------------|--|--|
| 2) Eligibility for assistance and the amount of assistance in all programs is based on need and determined by state standards. | 3) A person is considered in need if his income is less than the state standard. | c. Problems of public assistance.<br>1) Not enough money provided for family subsistence. | 2) Social workers overburdened with paperwork--unable to accomplish adequate supervision and evaluation of situation. | 3) People on welfare become targets for high prices and credit purchases--results often in repossession and loss of money. | 4) Eligibility determined by standards often out of proportion to the real situation. | 4. Con games, etc. | II. The objective of any private business is to earn profit for its owners or owner.<br>A. Those products will be produced whose cost of production relative to price returns the highest profit.<br>B. The businessman must pay the costs of production out of the money he has received from selling his product.<br>C. The money a businessman has left after paying the costs of production, including a salary for himself, is his profit.<br>D. The owner of a business risks losing money if he does not receive enough money from selling his product to pay the cost of production. | III. Banks produce the financial services needed by individuals and businesses in a community. |
|--|--|---|---|--|---|--------------------|--|--|

Behind the Scenes in a Supermarket  
by Ruby Sanders,  
Resources #19.

STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval  Committee B  How Is It Earned?	A. People may save money to spend later by depositing their savings in a bank. B. A depositor may withdraw his money from the bank whenever he wishes to do so. C. People may borrow money from a bank to use for a certain length of time. D. Part of the interest money received by the bank is used to pay its workers and part of it is used to pay the depositors for the use of their money. E. The money remaining in the bank is profit. F. Children can save money at home in a piggy bank or in a bank account.		

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STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval Committee C	<p>Make "wishing" pictures showing all the things the children would get if they could have anything they wanted. Use goods in discussion of all things we need and want.</p> <p>Using Money Wisely.</p> <p>Find pictures of people who perform services for people.</p>	<p>I. Due to limited source of money, people choose which of their many wants for goods and services they will satisfy.</p> <p>A. Everyone has wants for goods and services.</p> <p>1. <u>Goods</u> are objects used to satisfy wants and needs.</p> <p>2. <u>Service</u> is the useful work performed for another person.</p> <p>3. <u>Wants</u> are what people or groups desire to possess or use.</p> <p>B. Wants and needs vary with individuals according to age, sex and income.</p> <p>C. Every family must have shelter, food and clothing.</p> <p>D. Because all wants cannot be satisfied, choices must be made as to which wants and needs will be satisfied.</p>	<p>drawing paper</p>
	<p>See Supplementary Activities #5.</p> <p>Have children conduct a survey to discover how classmates spend their money.</p> <p>To illustrate the difficulty of making choices, read Eleanor Farjeon's poem "Choosing" . . . lines could be added to this poem or new ones made up about different choices.</p>	<p>I. We try to choose the good or service that is most satisfying.</p> <p>2. Families must decide what things are most important for them to have.</p> <p>3. We can better fill our needs and wants if we use the things we have carefully.</p>	
	<p>Read poems and stories.</p> <p>See Resources.</p>	<p>II. Human wants are satisfied by goods that are either free goods or economic goods.</p> <p>A. Some of the things we want must be paid for because they are made by or belong to other people.</p> <p>B. A person may sell the things he owns.</p>	<p>"The Snowy Day" by Ezra Jack Keats "The Things I Like" by F. Seignobase</p>

## MATERIALS

## CONTENT

## STRATEGY ACTIVITIES

V. Information Retrieval

Committee C

Using Money Wisely.

Ask parents how they spend their income (only in relative amounts, no figures). The various items can be listed and grouped according to importance in each family. Supplementary Activities #16, 17.

C. Some things belong to everyone in the neighborhood - parks, playgrounds, schools, libraries, streets, etc.

- III. Money that is spent for one thing cannot be spent for another.
  - A. Families must make choices.
  - B. Different families choose to spend their money differently.
  - C. The real cost of a good is the other goods which the consumer gives up in order to make his purchase.

A chart can be made as indicated below. Use pictures to accompany "want". A small group could use this as the topic for a survey.

I WANT	I WANTED	I WILL WANT
X	X	X

- IV. A family's wants for goods and services change over time.
  - A. They vary with changes in number or ages of family members.
  - B. They will be influenced by changes in location, income, and/or the availability of new consumer goods.

Bring full-page ads to class. Circle in. trcwn the prices of milk, in blue the prices of bread, etc. Compare prices to find out where to make the best buys.

Do Supplementary Activities #12 here. Write and illustrate creative stories about goods or services that might be invented in the future. For example: I am an inventor. I invented something good. It is something to wear. See

Audio visual:  
Cities and Shopping.  
Where We Get Our Food Resources #3

## STRATEGY

V. Information Retrieval  
Committee C  
Using Money Wisely.

## ACTIVITIES

Supplementary Activities #7  
(C) Use caption "What would you buy" on a bulletin board. Have children make picture of as many things as they can think of that they might buy with a dollar.

Use sample or pictures of goods such as bread, books, mittens, and a ball to motivate discussion of questions. Could you use these goods? Are these goods free? What did someone have to do to make these goods? Introduce the word "produce" and discuss other goods that are produced.  
(a) Demonstrate the different kinds of openers. Children may try out the openers on empty cans to see which works more easily. Then each child may show his preference for one kind of opener by pretending to be a customer. Follow up discussion: If the electric opener was \$10 and the blade 50¢, which would you buy if you had \$10. If you had \$1.00? (NOTE: You wouldn't buy either unless you wanted an opener. You wouldn't pay \$10 for an item if you wanted to spend money elsewhere. If you produced openers, which one would you produce? (the product that earns the greatest profit)

- VI. Producers try to supply the goods which they think consumers want to buy.  
A. The inner city neighborhood store usually carries food supplies that cater to poor people. These are low-cost foods the buyers find filling.  
1. Small cigar peas, greens, corn, turnips, kale, cal., lard, jowl, side grits, bacon ends, pig ears, pig tails, neck bones, day old bread, etc.  
B. If they produce goods the consumers don't want, they will not be able to sell them and lose money.  
C. Thus, basically all customers decide what will be produced.  
1. To produce means to make goods or services.  
D. If consumer demand changes, it will eventually cause producers to change their production.

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STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval	Committee C Using Money Wisely.	<p>VII. Sometimes a business firm does not give good service to its customers.</p> <ul style="list-style-type: none"> <li>A. The quality of its products may be poor.</li> <li>B. Sometimes items are brought from another large business that is having a sale on off-brands and then sold in a neighborhood business at regular prices.</li> <li>C. Sometimes prices are raised when welfare checks are issued.</li> <li>D. Psychology of display - location of products false advertising sales of products.</li> </ul>	
		<p>VIII. The Food Stamp Program is a method of helping low-income and welfare-aided families buy more food.</p> <p>The Food Stamp Program, U.S.D.A. (See Appendix)</p> <ul style="list-style-type: none"> <li>A. Set up and funded by U.S. Department of Agriculture.</li> <li>B. Administered by Welfare Department, but not actually a welfare program. <ul style="list-style-type: none"> <li>1. Available to people not on welfare.</li> <li>2. Supervised by state.</li> </ul> </li> <li>C. Eligibility is decided: <ul style="list-style-type: none"> <li>1. Upon number of people in family.</li> <li>2. Upon amount of income.</li> <li>3. Monthly</li> </ul> </li> <li>D. Bonus is the amount of money above the cost of the food stamps you are eligible for to supplement your food expenditure.</li> <li>E. Food stamps can be bought at cooperating banks.</li> <li>F. Food stamps can be exchanged at most grocery stores.</li> </ul> <p>1. The holder of stamps can redeem them in any part of the country, as long as they were purchased in the county where he is registered in the food stamp program.</p>	

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MATERIALS

STRATEGY

V. Information Retrieval

Committee C

ACTIVITIES

- |  |  |  |
|--|--|--|
| 2.   | Food stamps must be bought during the month they are registered, but can be exchanged at any time. |  |
| G. Restrictions on food stamp use.   |  |  |
| 1. Stamps are for food - no pet foods, no soap, no cigarettes or alcohol, no paper goods.  |  |  |
| 2. Stamps can not be used to buy foods that are marked that they came from another country.  |  |  |
| a. Some exceptions are bananas, tea, coffee and cocoa.   |  |  |
| 3. Stamps cannot be sold or given away.  |  |  |
| 4. Change from the amount of purchase is given in food stamps or a due bill from the grocer.   |  |  |
| H. Types of food stamps:   |  |  |
| 1. Obtained in books of \$2, \$3, \$5, \$10, \$30, \$50.   |  |  |
| 2. Individual stamps worth either \$.50, \$2, \$5.   |  |  |
| I. Problems caused by food stamps.   |  |  |
| 1. Some stores which accept stamps carry poor quality food at high prices.   |  |  |
| 2. Not all banks will cooperate with the Food Service Program.   |  |  |
| 3. Some people have associated food stamps with socially undesirable qualities. Some banks and stores discourage food stamp holders. |  |  |
| 4. Some people cannot travel long distances to purchase food stamps.   |  |  |
| IX. Customers can bring about changes in their local businesses.   |  |  |
| A. This can be done through group unity.   |  |  |
- Have a small group of children give the play At the Supermarket. Then do research about the questions raised.

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STRATEGY	ACTIVITIES	CONTENT	MATERIALS
V. Information Retrieval	Committee C Using Money Wisely.	<p>1. Complain to the store owner.</p> <p>2. Selective buying.</p> <p>3. Priority buying.</p> <p>4. Boycott.</p> <p>5. Encourage others not to buy.</p> <p>6. Picket.</p> <p>7. Petition to the Better Business Bureau.</p> <p>8. Petition city hall.</p> <p>9. Petition city health department.</p>	
		<p>B. This is sometimes done through violent means.</p> <ol style="list-style-type: none"> <li>1. Bombing.</li> <li>2. Burning.</li> <li>3. Looting.</li> </ol> <p>C. Not all change is for the good of everyone in the neighborhood.</p> <p>D. Working for change may sometimes bring unexpected results.</p>	

00045

## STRATEGY

### VI. Reporting Committee Findings

#### SUGGESTED REPORTING ACTIVITIES

1. Recycling.  
Collect used or scrap items that could be discarded such as an empty box, a piece of construction paper, or a piece of crayon. Find ways these items could be used so that they could have more pictures than if they were thrown away. An example would be to make collages.
2. Picture Graph.  
Draw and cut out pictures of parents or adults who work outside the home. Make a picture graph by classifying the pictures according to these captions. People who produce goods, people who produce services. The goods or service they do could be named or illustrated.
3. Illustrations.  
Make pictures for a chart, booklet or a bulletin board to illustrate these captions:  
People who are not producers  
Children and babies  
Old people  
Sick people  
People who cannot find work  
People who are retired
4. Role-Play.  
Role-play the day of a salesman who has a truck load of soda pop to sell. He has to buy food, clothing, shelter, recreation, etc. with only soda pop.

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**STRATEGY****SUGGESTED REPORTING ACTIVITIES****vi. Reporting Committee Findings  
(Cont.)****5. Goods and Services.**

Use pictures from students' drawings or magazines to illustrate what goods and services families buy with their incomes.

What Our Families Buy.	
Food	Clothing
Shelter	Toys

Services	Transportation	Education	Medicine

**6. Charts.**

Use a chart-like arrangement of goods and services to emphasize the choices that a family must make when it spends its income.

**7. Public Property.**

Children may compile a list of the physical features in use of and care required for each facility.

Public Property	Use	Care
1. Streets		
2. Sidewalks		
3. Parks		
4. Street lights		
5. Etc.		

**8. Consumer Chart of Purchases.**

Have children develop an illustrated list of the things their families have bought in the past week or two, i.e., haircuts, gasoline, groceries, newspaper, etc. Identify members of family who used the item. Lead to generalization that all people are consumers.

**STRATEGY**

**Vl. Reporting Committee Findings (Cont.)**

**SUGGESTED REPORTING ACTIVITIES**

9. Consumer Chart of Goods and Services.  
Individual children could keep records of what is spent in their homes for consumption goods. They could find pictures of most of the things consumed and make charts. Services could be included.
10. Playlet.  
  
Shopping for Candy Bars (a playlet).  
Sign -- Candy Bars - 10 for \$1.00  
  
Act I. One child buys 10 bars for \$1.00  
One child buys 5 bars for .50  
One child buys 1 bar for .10  
  
Sign -- 10 Candy Bars for 1 Book  
Act II. One child buys 10 bars for 1 book  
One child buys 5 bars for  $\frac{1}{2}$  book  
One child buys 1 bar for 1/10 book  
(Expendable magazines can be used for props.)

Discussion -

What have you seen?  
Can you see some advantages of money?  
Can you see some advantages to barter?

### SUPPLEMENTARY ACTIVITIES

The teacher is a valuable resource person for each child. Through liberal use of new vocabulary the teacher is able to introduce, in context, verbal labels to the structure. Activities can be introduced at a simpler or more complex level. Tasks may be geared to the child's level of competence and interest in the materials. The teacher's tolerance for range maturity and respect for uniqueness of each child will be demonstrated to the students more by actions than words. Instruction by positive reinforcement, repetition of demonstrations, and demonstrations with verbalization will aid in maximizing learnings. The teacher may offer choices in activities and encourage children to introduce their own variations. Children may design their own activities and check each other's work. As students become more familiar with doing their own research, they become more responsible for the development of new and creative activities.

The following list of activities supplement those listed in the content. They are not meant to be all inclusive but to give further ideas to teachers and students.

1. Dramatize the poem "Henry's Nickle" by Michael Feeney.
2. Refer to children's pictures of the goods they consume. Have them categorize items according to those consumed quickly, (food); those consumed very slowly, (furniture). These could be put in the form of a chart.
3. Put economic vocabulary with which the children are familiar on cards that can be used in a pocket holder. Play a word recognition game in which a child chooses a word, uses it in a sentence, and explains what it means.
4. Suggestions for booklets:  
18"x24" newsprint, unlined.

SUPPLEMENTARY ACTIVITIES (Cont.)

5. 18"x24" newsprint and lines  
Title: What Goods Do I Need?

Page 1: I need a home.  
Page 2: I need clothes  
Page 3: I need food.

24"x26" newsprint:

- 18"x24" newsprint, 6 or 9 lines  
Title: Goods and Services

Page 1: Goods we must have.  
Page 2: Services we must have.  
Page 3: Goods we like to have.  
Page 4: Services we like to have.

6. Play a guessing game about workers in the community. One child first arranges work cards in a pocket holder to read:

I am producing a goods (or service). He then pantomimes the work of a producer and calls on others to guess what he is doing.

SUPPLEMENTARY ACTIVITIES (CONT.)

7. Have each child choose a different worker as a subject of a picture story. Use such captions as:  
Mr. Brown is a bus driver.  
His family must have these goods.  
His family would like to buy these goods and services.  
Collect all stories into a booklet for the library table.
8. Write number stories that show a business's approximate costs and income for a week. For example:

The Baker Must Pay	Baker Sells
Rent	\$ 50.00
Materials	50.00
New Tools	20.00
Baker's salary	100.00
	<u>\$220.00</u>
Does the baker make a profit?	\$290.00

9. Make a picture map of the neighborhood to show the locations of different business firms and institutions used by the public. Discuss who consumes the goods or services produced by each business:

Children and grown-ups, other businesses, or both.  
Plan a key for the map symbols to indicate the businesses that are privately owned and those that are publicly owned, such as schools, roads, and post office.

10. Things A Family Wants  
(list)

Things A Family Should Buy First  
(list in order of importance)

Do grown-ups and children always agree on what to buy first?  
Do all families decide to buy the same things first?

SUPPLEMENTARY ACTIVITIES (CONT.)

11. The problems of choice-making can be experienced by the children if they are limited to a certain number of items for purchase or given a limited amount of play money.
12. Play "At The Supermarket".
13. In the process of getting acquainted with the services of the neighborhood, the children could list the features of their neighborhood they think are desirable and those which they wish could be changed or improved.
14. Children exchange maps they have drawn. They must find something another child has hidden.
15. Many types of creative writing could be done on topics related to the children's needs and wants.
16. Have two spinners, one with cardinal directions and the other with places. Wherever the hands stop is the starting direction and place to go on the map.
17. "Where Am I" by Pauline Williams. Each child has a map he has drawn of the neighborhood. The teacher states the home address of some child. When a child recognized his address, it is written on the map. The students could then decide what direction this child travels to get to school.

Another version-- a student tells the class they are going to part, store, etc. They are given a starting point. The children may go any direction they wish. The objective is to see who gets there first. The one who wins must show the others his route.

SUPPLEMENTARY ACTIVITIES (CONT.)

18. Compare size of box or can and quantity listed on label.  
Which object contains more? Compare price of 2 small cans to one large can of same food.
19. Riddle games - describe the sounds and smells of places for children to identify.

## STRATEGY

### VII. Overview

Through discussion it will be found that the questions brought up in the introduction of the unit have been answered. If not, special care should be taken to fulfill the needs of the students. A review of material learned from research and presentations may help to bring together loose ends and extend the class insights.

Generalizations are developed as a result of understanding the relationship between factual data and concepts. They are not to be taught. They should be developed by the pupils rather than the teachers. It is better that pupils develop one or two from their own reasoning than to commit any of them to rote memory.

## LEARNING ACTIVITIES

**STRATEGY**

**VIII. Generalizations**

**CONTENT**

1. Due to limited income, consuming units must choose which of their many wants for goods and services they will satisfy through purchases in the market place.
2. The satisfaction of people's wants for goods and services requires the use of scarce productive resources which have alternative uses.
3. Consumers require money to buy, have goods and services. Producers require money income to pay for the factors of production used to produce goods and services. Money income is the reward paid to those who provide the factors of production.
4. Not all goods and services wanted by families are purchased directly by them. Some goods and services are purchased from the government.
5. Savings is the part of money income not spent for taxes or for consumption of goods and services.
6. Money is a medium of exchange, a store of value and a measure of value.
7. Consumer's demands for desired goods and services basically determine what is produced.
8. Usually the entrepreneur assumes both responsibility and risk for the business operation. The objective of most private businesses is to earn profit for their owner or owners. Those products will be produced whose cost of production relative to price returns the highest profit.

**STRATEGY**

**VIII. Generalizations  
(Cont.)**

**CONTENT**

9. Consumers' demands for each product depend upon their preferences for it relative to competing products, the level of consumer income, and the price of the particular product.
10. The real cost of the goods and services produced is the value of the things that are foregone.
11. "There is no society without methods of production, distribution, consumption, and some form of exchange."
12. "...the poorer a family, the greater the proportion of its total expenditure is used for food."
13. "Social institutions change when human needs change."
14. "(An important principle underlying all systems of government is) that of willingness to sacrifice for the general good of the group."
15. "For its own preservation the group develops means of facilitating indirect contacts and of controlling the behavior of its members through standard patterns... and through special techniques."
16. "Modern technology is changing at a rapid rate and creating important social changes, with which our social institutions have not yet caught up."
17. All people have wants for consumer goods and services.

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## **STRATEGY**

### **IX. Culminating Activities**

## **LEARNING ACTIVITIES**

### **SOME SUGGESTED CULMINATING ACTIVITIES**

1. Display children's pictures, etc. made during the unit. Poems, stories, and playlets could be presented.
2. Have an open house for parents to hear and see work of the committees. The children should decide on decorations, refreshments, etc. They could find ways to earn money for the project and where they will spend it.
3. Have the children put together a book about what they have found, pictures, stories, etc. This could be reproduced to give to all the parents.

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## RESOURCES

### CHILDREN'S BOOKS:

1. Anderson, Edna A. Families and Their Needs. New Jersey: Silver Burdett Co., 1966.
2. Barr, Jene. What Money Can Do? Whitman, 1967 advanced. Simple explanation of how people earn money; how money is used. How man exchanged goods before there was money, what a budget is; the value of saving money and meaning of interest.
3. Beim, Lorraine & Jerrold. Two is a Team. Harcourt, 1945, K-3. Simple readable story of friendship and cooperation between two small boys. Only through the illustrations does one learn that this is an interracial theme.
4. Beim, Jerrold. Shoeshine Boy. Pictures by Louis Darling. William Morrow & Company, New York, 1964. Teddy lives in New York City; with the help of his brother George he becomes a shoeshine boy. Good on teaching ways to earn and spend money, but it takes place in an all white neighborhood.
5. Bendick, Jeanne. The First Book of Supermarkets. New York: Franklin Watts, 1954. (Grades 3-5). This book contains much relevant material for this unit. Though the individual reading level is high, it could be read to the children and discussed by them.
6. Brenner, Barbara. Beef Stew. Knopf, 1965, (K-3). Good picture of family and community life; integrated illustrations shows Negro school librarian. Story evolves from bringing child to beef stew dinner.
7. Campbell, Elizabeth. Nails to Nickels. Little, Brown, 1960. This is the story of American coins old and new. The pennies and other coins in your pocket tell a story. So do the older coins, no longer in circulation such as the Spanish silver dollar, the coin, the continental dollar.

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## RESOURCES

### CHILDREN'S BOOKS (CONT.):

8. Duncan, Lois. Silly Mother. The Dial Press, 1962  
The story of a mother who did many silly things to show her children how she needed their help around the house.
9. Douglas, Emily. Appleseed Farm. New York: Abingdon Press, 1968.  
Appleseed Farm brings a midwest pioneer family very close to us through their Toneliness, their hardships, their happiness. Sympathetically and attractively illustrated, this book will appeal to children everywhere.
10. Elting, Mary. The Lollipop Factory and Lots of Others. New York: Doubleday, 1946.  
This book considers mass production and manufacturing. It is well illustrated by Jeanne Bendick; her illustrations contain sketches of "integrated" factories.
11. Ets, Marie H. Mr. Penny. Vicking, 1935, 1-3  
Mr. Penny lived in a tumbled-down shed on the outskirts of the village. His family consisted of several animals, each one of which Mr. Penny loved devotedly. The illustrated story tells how the animals showed their gratitude to Mr. Penny for all his kindness to them.
12. Flaherty, Joen J. Money-Go-Round. Philadelphia: Lippincott, 1964, \$3.95.
13. Gay, Kathryn. Money isn't Everything. New York: Delacorte, 1967, \$2.95.
14. Grifalconi, Ann. City Rhythms. Bobbs, 1965  
A handsomely illustrated book about the sounds of the city on a hot summer. Teachers will find it useful for reading aloud.
15. Grossbart, Francine. A Big City. Harper & Row, 1966. (N-P)  
An "identification type" of ABC book with gay and simple illustrations and high appeal to pre-school children. Objects used are all selected from big city life, for example: the junk pile, the mailbox on the corner, and vending machine.

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RESOURCES

CHILDREN'S BOOKS (CONT.):

16. Hien, Al. Money Around the World. Harcourt Brace 1963.  
Traces the story of money from the barter system to use of metal coins and paper money.
17. Lenski, Lois. Peanuts for Billy Ben. Lippincott, 1952. (ages 7-9).  
Young readers will not only enjoy this book as a lively tale of a real boy and his adventures; they will be delighted to learn all about peanuts—which aren't nuts at all—and to enjoy with Billy Ben the wonderful peanut candy parties and fish muddles that come after the hard work.
18. Lowenstein, Dyno. Money. New York: Franklin Watts, 1963, \$2.95.
19. McNeal, James U. Children as Consumers. Austin, Texas: Texas Bureau of Business Research, 78712, 1964, \$1.00.
20. Palmer, Candids. A Ride on High. Lippincott, 1966, K-3.  
A urban story, rather pedestrian in writing style, but particularly useful in the way it shows the resourcefulness of the young.
21. Rollins, Charlemene, comp. Christmas Gift. Line drawings by Tom O'Sullivan; book design by Stan Williamson. Follett, 1963.  
Collection of Christmas stories, poems, songs, written about Negroes. Concludes with some holiday recipes handed down by slave women who were cooks.
22. Romano, Louis G. This is a Department Store. Follett, 1962, Grades 3-5.  
A description of the various operations that make up the work of a modern department store.
23. Rossomando, Frederic, Levethal, Florence, and Szymaszek, Marilyn. Earning Money.  
New York: Franklin Watts, Inc., 1967.

## RESOURCES

### CHILDREN'S BOOKS (CONT.):

24. Rowe, Jeanne A. City Workers and A Trip Through A School. Franklin Watts, Inc., 1969.  
New York. Ages 6-8.
25. Sanders, Ruby. Behind the Scenes in a Super Market. Belmont, 1957.  
The behind the scenes operation covered in this book is typical of the average,  
large, modern super market.
26. Scarry, Richard. What Do People Do? Random House, 1968.  
A pictorial story of the many jobs people do. (animated) - very good.
27. Seignobose, Francoise (pseudo) Jeanne-Marie Counts Her Sheep. Scribner's Sons,  
New York, 1951.  
The story of the great plans Jeanne-Marie has for selling the wool from her sheep.  
It is an informal introduction to numbers as she counts her hoped-for lambs.  
Seems to be more for country than city children.
28. Udry, Janice May. What Mary Jo Shared. Whitman, 1966.  
Everyone in Mary Jo's integrated class has something to share but Mary Jo.  
One beautiful day she discovers and shares something wonderful, but not  
usually found in school.
29. Vogel, Ilse-Margaret. Hello, Henry. Parents, 1965.  
Two young boys named Henry play together; theirs is a friendship on first sight.  
The fact that one is white and one is Negro is handled simply and realistically.
30. Wade, William W. From Barter to Banking. New York: Macmillan, 1967, \$3.50.
31. Watson, Nance Dingman. Annie's Shopping Spree. Viking, 1957.  
This attractively illustrated book tells what little girl finally decided to buy  
with a dollar she received for her birthday. The characters are all white middle-  
class, however.

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## RESOURCES

### CHILDREN'S BOOKS (CONT.):

32. Whistle for Willie. Viking, 1964. Pre-school - K.  
Small children will identify readily with Peter's desire to learn to whistle. When he finally succeeds, they will know exactly why he whistled not only for his dog, Willie, but all the way to the grocery and back.
33. Zion, Gene. Dear Garbage Man. Harper, 1957, K-1.  
Stan, the new garbage man, cannot bear to throw away anything that might possibly be useful. Then he realizes that trash can still be useful if he will only grind it up so it can be used as fill to make new land for playgrounds and parks.

### FILMS AND FILMSTRIPS:

A Bone for Spotty. n.d. American Bankers Association, Banking Committee,  
60 Park Avenue, New York 10016, free loan, 10 min.

A Visit to a Shopping Center. 1964, New York: McGraw-Hill, \$6.00, 28 frames.  
Corporation-Citizens of the Community. Wayne State University, Detroit, Michigan 48233,  
filmstrip. \$3.50.

Learning to Use Money Wisely. Society for Visual Education, Inc., 1345 Diversity Parkway,  
Chicago, Illinois 60606, filmstrip. \$6.50.

### PAMPHLETS:

Federal Reserve Bank of New York. The Story of Checks. 33 Liberty St., New York, New York 10045.  
U.S. Superintendent of Documents. Managing Your Money: A Family Plan. Washington, D. C. 20402.

## RESOURCES

### TRANSPARENCY:

Consumer Protection Sources. nd. Printed originals., Cat. No. 4284, 3 M Company, Visual Products Division.

### OTHER SOURCE:

The President's Committee on Consumer Interests, Washington, D. C. 20506.

### PHOTOGRAPHS:

Urban Education Studies: basic albums (photographs) John Day, 1965, 8 albums, 12 photographs each (18" x 18", b & w) P-1-A7. Experimental materials, including carefully developed teacher's guide and sets of photographs, chosen to illustrate problems and attitudes living in big cities; represent a technique for improving human relations and skills in an observation, discussion and vocabulary.  
Contents: Growing Is; A Family Is; A Neighborhood Is; A City Is; Work Is; Opportunity Is; Recreation Is; Renewal Is.

### SELECTED LISTING - AUDIO-VISUAL AIDS:

1. A Community Keeps Healthy. AC2583. Shows the community health department inspectors who visit dairies to test milk and produce markets to examine the food, the city workers who clean the streets, etc. Kent State University.
2. Beginning Responsibility: Using Money Wisely AC2395. Tom learns some simple economic facts about money in trying to stretch his budget. He finds that although some things can be obtained by trading, most purchases require money, etc. Kent State University.

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## RESOURCES

### SELECTED LISTING - AUDIO-VISUAL AIDS (CONT.):

#### 3. Cities and Shopping: Where We Get Our Food, AC2462

Shows that grocery stores and super markets are stocked with fresh fruits and vegetables, meat and processed goods from wholesalers. Kent State University.

#### 4. Families and Jobs: Risa Earns Her Dime, AC2466

Explains that one gets paid for working and that this money buys goods and services. Kent State Library.

#### 5. Geography of Your Community, A1558

Illustrates how geographic concepts can be taught by studying the local community. Kent State Library.

#### 6. Our Class Works Together, A2174

Working together is the best way to get certain projects done. As a group of children build a model community and make an exhibit of pictures showing community workers, we learn of the importance of planning and solving problems together and of sharing ideas and work. Kent State Library.

#### 7. Stores in Our Community, A1863

Shows the business section of the community where people come in order to shop in stores. Kent State Library.

#### 8. Story of Our Money System, 1868

Shows modern uses of money and dramatizes the historical emergence of money systems. Begins with bartering, etc. Kent State Library.

#### 9. The Food Store, B1076-BC1076

Shows Jack and Betty helping Mother shop for groceries at a self-service store. Kent State Library.